

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.729	98.729	98.838	2.750	98.356	98.356	97.965	1.875	94.611	94.611	94.291	3.125	99.401	99.401	99.101
2.875	99.245	99.245	98.854	2.875	98.797	98.797	98.407	2.000	95.092	95.092	94.772	3.250	100.510	100.510	100.210
3.000	99.740	99.740	99.349	3.000	99.224	99.224	98.833	2.125	95.560	95.560	95.240	3.375	100.403	100.403	100.103
3.125	100.252	100.252	99.862	3.125	99.647	99.647	99.256	2.250	96.130	96.130	95.723	3.500	99.625	99.625	99.325
3.250	100.590	100.590	100.152	3.250	100.205	100.205	99.767	2.375	96.580	96.580	96.174	3.625	99.658	99.658	99.358
3.375	100.988	100.988	100.550	3.375	100.510	100.510	100.072	2.500	97.030	97.030	96.624	Margin = 2.250		Index = 0.800	
3.500	101.445	101.445	101.007	3.500	100.919	100.919	100.481	2.625	97.454	97.454	97.048	30 Year OTC			
3.625	101.901	101.901	101.463	3.625	101.242	101.242	100.805	2.750	98.068	98.068	97.669	Rate	30 Day	45 Day	60 Day
3.750	101.473	101.473	101.089	3.750	101.056	101.056	100.672	2.875	98.484	98.484	98.086	4.000	101.661	101.661	101.161
3.875	101.828	101.828	101.443	3.875	101.295	101.295	100.911	3.000	98.885	98.885	98.487	4.125	102.107	102.107	101.607
4.000	102.253	102.253	101.868	4.000	101.661	101.661	101.276	3.125	99.284	99.284	98.885	4.500	102.631	102.631	102.131
4.125	102.699	102.699	102.315	4.125	101.904	101.904	101.520	3.250	99.131	99.131	98.831	4.625	103.034	103.034	102.534
4.250	102.550	102.550	102.128	4.250	102.123	102.123	101.701	3.375	99.511	99.511	99.211	4.750	102.666	102.666	102.166
4.375	102.862	102.862	102.440	4.375	102.223	102.223	101.801	3.500	99.895	99.895	99.595	4.875	103.016	103.016	102.516
4.500	103.223	103.223	102.801	4.500	102.479	102.479	102.057	3.625	100.194	100.194	99.894	5.000	103.129	103.129	102.629
4.625	103.626	103.626	103.204	4.625	102.800	102.800	102.378	3.750	97.785	97.785	97.485	5.125	103.411	103.411	102.911
4.750	103.358	103.358	103.061	4.750	102.978	102.978	102.681	3.875	98.099	98.099	97.799	5.500	103.224	103.224	102.724
4.875	103.608	103.608	103.312	4.875	103.115	103.115	102.818	4.000	98.440	98.440	98.140	5.625	103.506	103.506	103.006
6.250	106.000	106.000	105.800	6.250	102.670	102.670	102.470	4.125	98.692	98.692	98.392	6.250	103.780	103.780	103.280

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.829	98.729	98.729	98.838	2.750	98.181	98.081	98.081	97.690	1.875	96.741	96.641	96.641	96.321
2.875	99.345	99.245	99.245	98.854	2.875	98.622	98.522	98.522	98.132	2.000	97.222	97.122	97.122	96.802
3.000	99.840	99.740	99.740	99.349	3.000	99.049	98.949	98.949	98.558	2.125	97.690	97.590	97.590	97.270
3.125	100.352	100.252	100.252	99.862	3.125	99.472	99.372	99.372	98.981	2.250	98.260	98.160	98.160	97.753
3.250	100.690	100.590	100.590	100.152	3.250	100.005	99.905	99.905	99.467	2.375	98.710	98.610	98.610	98.204
3.375	101.188	101.088	101.088	100.650	3.375	100.410	100.310	100.310	99.872	2.500	99.160	99.060	99.060	98.654
3.500	101.645	101.545	101.545	101.107	3.500	100.819	100.719	100.719	100.281	2.625	99.584	99.484	99.484	99.078
3.625	102.101	102.001	102.001	101.563	3.625	101.142	101.042	101.042	100.605	2.750	99.098	98.998	98.998	98.599
3.750	101.673	101.573	101.573	101.189	3.750	101.256	101.156	101.156	100.772	2.875	99.514	99.414	99.414	99.016
3.875	102.128	102.028	102.028	101.643	3.875	101.595	101.495	101.495	101.111	3.000	99.915	99.815	99.815	99.417
4.000	102.553	102.453	102.453	102.068	4.000	101.961	101.861	101.861	101.476	3.125	100.314	100.214	100.214	99.815
4.125	102.999	102.899	102.899	102.515	4.125	102.204	102.104	102.104	101.720	3.250	100.761	100.661	100.661	100.361
4.250	102.750	102.650	102.650	102.228	4.250	102.323	102.223	102.223	101.801	3.375	101.141	101.041	101.041	100.741

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No ARM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.911	98.911	98.411	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.357	99.357	98.857	4.750	101.000	101.000	100.500
3.875	96.241	96.241	95.663	5.250	103.750	103.750	103.500	4.500	99.881	99.881	99.381	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	95.816	95.816	95.238					4.625	100.284	100.284	99.784	Rate	30 Day	45 Day	60 Day
4.125	95.369	95.369	94.791					4.750	99.916	99.916	99.416	5.250	102.750	102.750	102.250
4.250	97.869	97.869	97.369					4.875	100.266	100.266	99.766	5.750	103.750	103.750	103.250
4.375	97.457	97.457	96.957					5.000	100.379	100.379	99.879	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.096	97.096	96.596					5.125	100.661	100.661	100.161				
4.625	96.693	96.693	96.193					5.500	100.474	100.474	99.974				
4.750	98.873	98.873	98.373					5.625	100.756	100.756	100.256				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.030	101.030	100.530				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.151	99.151	98.851
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	100.260	100.260	99.960
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	100.153	100.153	99.853
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.616	96.616	96.218	3.500	99.375	99.375	99.075
3.250	99.877	99.877	99.440	3.250	99.592	99.592	99.155	2.875	97.033	97.033	96.635	3.625	99.408	99.408	99.108
3.375	100.375	100.375	99.938	3.375	99.997	99.997	99.560	3.000	97.434	97.434	97.036	Margin = 2.250		Index = .800	
3.500	100.832	100.832	100.395	3.500	100.406	100.406	99.969	3.125	97.832	97.832	97.434	30 Year OTC			
3.625	101.288	101.288	100.851	3.625	100.730	100.730	100.293	3.250	97.936	97.936	97.636	Rate	30 Day	45 Day	60 Day
3.750	100.285	100.285	99.901	3.750	99.968	99.968	99.584	3.375	98.316	98.316	98.016	3.250	99.877	99.877	99.377
3.875	100.740	100.740	100.356	3.875	100.308	100.308	99.924	3.500	98.700	98.700	98.400	3.375	100.375	100.375	99.875
4.000	101.165	101.165	100.781	4.000	100.673	100.673	100.289	3.625	98.999	98.999	98.699	3.500	100.832	100.832	100.332
4.125	101.612	101.612	101.228	4.125	100.916	100.916	100.532	3.750	97.090	97.090	96.790	3.625	101.288	101.288	100.788
4.250	100.800	100.800	100.378	4.250	100.473	100.473	100.051	3.875	N/A	N/A	N/A	3.750	100.285	100.285	99.707
4.375	101.212	101.212	100.790	4.375	100.673	100.673	100.251	4.000	N/A	N/A	N/A	3.875	100.740	100.740	100.162
4.500	101.573	101.573	101.151	4.500	100.929	100.929	100.507	4.125	N/A	N/A	N/A	4.000	101.165	101.165	100.587
4.625	101.976	101.976	101.554	4.625	101.250	101.250	100.828	4.250	N/A	N/A	N/A	4.125	101.612	101.612	101.034
4.750	100.358	100.358	100.061	4.750	100.078	100.078	99.781	4.375	N/A	N/A	N/A	4.250	100.800	100.800	100.300
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	99.977	99.877	99.877	99.440	3.250	99.692	99.592	99.592	99.155	2.750	98.623	98.523	98.523	98.125
3.375	100.475	100.375	100.375	99.938	3.375	100.097	99.997	99.997	99.560	2.875	99.039	98.939	98.939	98.541
3.500	100.932	100.832	100.832	100.395	3.500	100.506	100.406	100.406	99.969	3.000	99.440	99.340	99.340	98.942
3.625	101.388	101.288	101.288	100.851	3.625	100.830	100.730	100.730	100.293	3.125	99.839	99.739	99.739	99.341
3.750	100.385	100.285	100.285	99.901	3.750	100.068	99.968	99.968	99.584	3.250	100.349	100.249	100.249	99.949
3.875	100.840	100.740	100.740	100.356	3.875	100.408	100.308	100.308	99.924	3.375	100.729	100.629	100.629	100.329
4.000	101.265	101.165	101.165	100.781	4.000	100.773	100.673	100.673	100.289	3.500	101.113	101.013	101.013	100.713
4.125	101.712	101.612	101.612	101.228	4.125	101.016	100.916	100.916	100.532	3.625	101.411	101.311	101.311	101.011
4.250	100.900	100.800	100.800	100.378	4.250	100.573	100.473	100.473	100.051	3.750	98.627	98.527	98.527	98.227

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/11/2022

45 Day Lock Exp.: 3/28/2022

60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.627	96.627	96.427	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	96.965	96.965	96.765	2.000	N/A	N/A	N/A	3.000	96.585	96.485	96.385
3.125	97.255	97.255	97.055	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	97.810	97.810	97.610	2.125	N/A	N/A	N/A	3.125	97.171	97.063	96.961
3.250	98.008	98.008	97.808	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	98.494	98.494	98.294	2.250	N/A	N/A	N/A	3.250	97.924	97.816	97.714
3.375	98.929	98.929	98.729	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.360	99.360	99.160	2.375	N/A	N/A	N/A	3.375	98.845	98.737	98.635
3.500	99.439	99.439	99.239	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	99.738	99.738	99.538	2.500	N/A	N/A	N/A	3.500	99.355	99.247	99.145
3.625	99.960	99.960	99.760	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.177	100.177	99.977	2.625	N/A	N/A	N/A	3.625	99.965	99.821	99.680
3.750	100.673	100.673	100.473	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	100.817	100.817	100.617	2.750	N/A	N/A	N/A	3.750	100.677	100.533	100.392
3.875	101.226	101.226	101.026	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.311	101.311	101.111	2.875	N/A	N/A	N/A	3.875	101.231	101.087	100.946
3.990	101.557	101.557	101.357	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.562	101.562	101.362	2.990	N/A	N/A	N/A	3.990	101.562	101.418	101.277
4.000	101.657	101.657	101.457	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.662	101.662	101.462	3.000	N/A	N/A	N/A	4.000	101.662	101.518	101.377
4.125	102.040	102.040	101.840	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	101.796	101.796	101.596	3.125	N/A	N/A	N/A	4.125	101.983	101.830	101.690
4.250	102.557	102.557	102.357	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.141	102.141	101.941	3.250	N/A	N/A	N/A	4.250	102.500	102.347	102.207
4.375	102.971	102.971	102.771	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.555	102.555	102.355	3.375	N/A	N/A	N/A	4.375	102.914	102.761	102.621
4.500	103.361	103.361	103.161	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.839	102.839	102.639	3.500	N/A	N/A	N/A	4.500	103.304	103.151	103.011
4.625	103.669	103.669	103.469	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.004	103.004	102.804	3.625	N/A	N/A	N/A	4.625	103.685	103.566	103.448
4.750	104.225	104.225	104.025	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.121	102.121	101.921	3.750	N/A	N/A	N/A	4.750	104.285	104.175	104.057
4.875	104.626	104.626	104.426	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.515	102.515	102.315	3.875	N/A	N/A	N/A	4.875	104.686	104.576	104.458
4.990	104.879	104.879	104.679	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.676	102.676	102.476	3.990	N/A	N/A	N/A	4.990	104.939	104.829	104.711
5.000	104.979	104.979	104.779	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.776	102.776	102.576	4.000	N/A	N/A	N/A	5.000	105.039	104.929	104.811
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	98.010	98.010	97.810	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.089	98.089	97.889	2.500	97.997	97.897	97.797
2.875	N/A	N/A	N/A	3.125	98.932	98.932	98.732	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	98.643	98.643	98.443	2.625	98.534	98.434	98.334
2.990	N/A	N/A	N/A	3.250	99.626	99.626	99.426	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.176	99.176	98.976	2.750	99.067	98.967	98.867
3.000	N/A	N/A	N/A	3.375	100.491	100.491	100.291	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	99.609	99.609	99.409	2.875	99.501	99.401	99.301
3.125	N/A	N/A	N/A	3.500	100.969	100.969	100.769	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.001	100.001	99.801	2.990	99.892	99.792	99.692
3.250	N/A	N/A	N/A	3.625	101.400	101.400	101.200	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.101	100.101	99.901	3.000	99.992	99.892	99.792
3.375	N/A	N/A	N/A	3.750	101.602	101.602	101.402	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	100.550	100.550	100.350	3.125	100.448	100.348	100.248
3.500	N/A	N/A	N/A	3.875	102.152	102.152	101.952	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	100.941	100.941	100.741	3.250	100.941	100.799	100.645
3.625	N/A	N/A	N/A	3.990	102.450	102.450	102.250	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	101.591	101.591	101.391	3.375	101.591	101.449	101.295
3.750	N/A	N/A	N/A	4.000	102.550	102.550	102.350	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	101.946	101.946	101.746	3.500	101.945	101.803	101.649
3.875	N/A	N/A	N/A	4.125	102.856	102.856	102.656	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.394	102.394	102.194	3.625	102.394	102.252	102.098
3.990	N/A	N/A	N/A	4.250	102.678	102.678	102.478	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	102.267	102.267	102.067	3.750	102.158	102.018	101.857
4.000	N/A	N/A	N/A	4.375	103.087	103.087	102.887	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	102.760	102.760	102.560	3.875	102.652	102.512	102.351
4.125	N/A	N/A	N/A	4.500	103.454	103.454	103.254	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	103.137	103.137	102.937	3.990	103.028	102.888	102.727
4.250	N/A	N/A	N/A	4.625	103.766	103.766	103.566	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	103.237	103.237	103.037	4.000	103.128	102.988	102.827
4.375	N/A	N/A	N/A	4.750	104.240	104.240	104.040	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	103.646	103.646	103.446	4.125	103.538	103.398	103.237
4.500	N/A	N/A	N/A	4.875	104.640	104.640	104.440	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	102.939	102.939	102.739	4.250	102.862	102.738	102.599
4.625	N/A	N/A	N/A	4.990	104.872	104.872	104.672	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	103.249	103.249	103.049	4.375	103.172	103.048	102.909
4.750	N/A	N/A	N/A	5.000	104.972	104.972	104.772	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	103.338	103.338	103.138	4.500	103.261	103.137	102.998
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.064	98.064	97.864	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.363	99.363	99.163
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.487	98.487	98.287	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.846	99.846	99.646
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.858	98.858	98.658	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.051	100.051	99.851
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.161	99.161	98.961	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.484	100.484	100.284
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.404	99.404	99.204	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.876	100.876	100.676
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.504	99.504	99.304	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.976	100.976	100.776
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.818	99.818	99.618	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.425	101.425	101.225
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.987	99.987	99.787	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.222	101.222	101.022
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.504	100.504	100.304	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.872	101.872	101.672
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.743	100.743	100.543	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.227	102.227	102.027
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.042	101.042	100.842	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.676	102.676	102.476
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.350	101.350	101.150												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.627	96.627	96.427	3.000	96.965	96.965	96.765	3.000	98.010	98.010	97.810	2.500	98.089	98.089	97.889	2.500	98.064	98.064	97.864
3.125	97.255	97.255	97.055	3.125	97.810	97.810	97.610	3.125	98.932	98.932	98.732	2.625	98.643	98.643	98.443	2.625	98.487	98.487	98.287
3.250	98.008	98.008	97.808	3.250	98.494	98.494	98.294	3.250	99.626	99.626	99.426	2.750	99.176	99.176	98.976	2.750	98.858	98.858	98.658
3.375	98.929	98.929	98.729	3.375	99.360	99.360	99.160	3.375	100.491	100.491	100.291	2.875	99.609	99.609	99.409	2.875	99.161	99.161	98.961
3.500	99.439	99.439	99.239	3.500	99.738	99.738	99.538	3.500	100.969	100.969	100.769	2.990	100.001	100.001	99.801	2.990	99.404	99.404	99.204
3.625	99.960	99.960	99.760	3.625	100.177	100.177	99.977	3.625	101.400	101.400	101.200	3.000	100.101	100.101	99.901	3.000	99.504	99.504	99.304
3.750	100.673	100.673	100.473	3.750	100.817	100.817	100.617	3.750	101.602	101.602	101.402	3.125	100.550	100.550	100.350	3.125	99.818	99.818	99.618
3.875	101.226	101.226	101.026	3.875	101.311	101.311	101.111	3.875	102.152	102.152	101.952	3.250	100.941	100.941	100.741	3.250	99.987	99.987	99.787
3.990	101.557	101.557	101.357	3.990	101.562	101.562	101.362	3.990	102.450	102.450	102.250	3.375	101.591	101.591	101.391	3.375	100.504	100.504	100.304
4.000	101.657	101.657	101.457	4.000	101.662	101.662	101.462	4.000	102.550	102.550	102.350	3.500	101.946	101.946	101.746	3.500	100.743	100.743	100.543
4.125	102.040	102.040	101.840	4.125	101.796	101.796	101.596	4.125	102.856	102.856	102.656	3.625	102.394	102.394	102.194	3.625	101.042	101.042	100.842
4.250	102.557	102.557	102.357	4.250	102.141	102.141	101.941	4.250	102.678	102.678	102.478	3.750	102.267	102.267	102.067	3.750	100.350	100.350	100.150
4.375	102.971	102.971	102.771	4.375	102.555	102.555	102.355	4.375	103.087	103.087	102.887	3.875	102.760	102.760	102.560	3.875	100.689	100.689	100.489
4.500	103.361	103.361	103.161	4.500	102.839	102.839	102.639	4.500	103.454	103.454	103.254	3.990	103.137	103.137	102.937	3.990	100.918	100.918	100.718
4.625	103.669	103.669	103.469	4.625	103.004	103.004	102.804	4.625	103.766	103.766	103.566	4.000	103.237	103.237	103.037	4.000	101.018	101.018	100.818
4.750	104.225	104.225	104.025	4.750	102.121	102.121	101.921	4.750	104.240	104.240	104.040	4.125	103.646	103.646	103.446	4.125	101.298	101.298	101.098
4.875	104.626	104.626	104.426	4.875	102.515	102.515	102.315	4.875	104.640	104.640	104.440	4.250	102.939	102.939	102.739	4.250	100.551	100.551	100.351
4.990	104.879	104.879	104.679	4.990	102.676	102.676	102.476	4.990	104.872	104.872	104.672	4.375	103.249	103.249	103.049	4.375	100.769	100.769	100.569
5.000	104.979	104.979	104.779	5.000	102.776	102.776	102.576	5.000	104.972	104.972	104.772	4.500	103.338	103.338	103.138	4.500	100.831	100.831	100.631

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/11/2022
45 Day Lock Exp.: 3/28/2022
60 Day Lock Exp.: 4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.742	96.742	96.520	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.214	96.214	95.992	2.750	N/A	N/A	N/A	3.000	96.123	96.018	95.901
3.125	97.373	97.373	97.151	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.427	96.427	96.205	2.875	N/A	N/A	N/A	3.125	96.807	96.702	96.585
3.250	98.147	98.147	97.945	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.981	97.981	97.779	2.990	N/A	N/A	N/A	3.250	97.403	97.303	97.201
3.375	99.143	99.143	98.939	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.081	99.081	98.877	3.000	N/A	N/A	N/A	3.375	98.399	98.299	98.195
3.500	99.657	99.657	99.455	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.319	99.319	99.117	3.125	N/A	N/A	N/A	3.500	98.913	98.813	98.711
3.625	100.103	100.103	99.901	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	99.221	99.221	99.019	3.250	N/A	N/A	N/A	3.625	99.360	99.260	99.158
3.750	100.844	100.844	100.588	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.018	100.018	99.762	3.375	N/A	N/A	N/A	3.750	98.979	98.833	98.723
3.875	101.391	101.391	101.135	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.471	100.471	100.215	3.500	N/A	N/A	N/A	3.875	99.526	99.379	99.270
3.990	101.660	101.660	101.404	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.650	100.650	100.394	3.625	N/A	N/A	N/A	3.990	99.795	99.648	99.539
4.000	101.760	101.760	101.504	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.750	100.750	100.494	3.750	N/A	N/A	N/A	4.000	99.895	99.748	99.639
4.125	102.079	102.079	101.851	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.693	101.693	101.465	3.875	N/A	N/A	N/A	4.125	100.214	100.090	99.986
4.250	102.515	102.515	102.287	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.615	100.615	100.387	3.990	N/A	N/A	N/A	4.250	99.600	99.476	99.372
4.375	102.912	102.912	102.684	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.078	101.078	100.850	4.000	N/A	N/A	N/A	4.375	99.998	99.874	99.770
4.500	103.333	103.333	103.107	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.351	101.351	101.125	4.125	N/A	N/A	N/A	4.500	100.418	100.296	100.192
4.625	103.780	103.780	103.555	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	101.840	101.840	101.615	4.250	N/A	N/A	N/A	4.625	101.205	101.084	100.980
4.750	104.165	104.165	103.965	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.229	101.229	101.029	4.375	N/A	N/A	N/A	4.750	101.009	100.903	100.809
4.875	104.523	104.523	104.323	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	101.851	101.851	101.651	4.500	N/A	N/A	N/A	4.875	101.367	101.264	101.167
4.990	104.725	104.725	104.525	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.091	102.091	101.891	4.625	N/A	N/A	N/A	4.990	101.568	101.467	101.368
5.000	104.825	104.825	104.625	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.191	102.191	101.991	4.750	N/A	N/A	N/A	5.000	101.668	101.567	101.468
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	97.726	97.726	97.432	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.186	98.186	97.986	2.500	97.640	97.528	97.440
2.875	N/A	N/A	N/A	3.125	98.332	98.332	98.042	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	98.702	98.702	98.502	2.625	98.078	97.965	97.878
2.990	N/A	N/A	N/A	3.250	99.019	99.019	98.727	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.219	99.219	99.019	2.750	98.032	97.917	97.832
3.000	N/A	N/A	N/A	3.375	99.880	99.880	99.586	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.875	99.875	99.675	2.875	98.688	98.571	98.488
3.125	N/A	N/A	N/A	3.500	100.426	100.426	100.133	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.060	100.060	99.860	2.990	98.873	98.760	98.673
3.250	N/A	N/A	N/A	3.625	100.761	100.761	100.467	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.160	100.160	99.960	3.000	98.973	98.860	98.773
3.375	N/A	N/A	N/A	3.750	101.094	101.094	100.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.479	100.479	100.279	3.125	100.046	99.921	99.846
3.500	N/A	N/A	N/A	3.875	101.648	101.648	101.384	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.880	100.880	100.680	3.250	99.056	98.932	98.856
3.625	N/A	N/A	N/A	3.990	101.933	101.933	101.672	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.521	101.521	101.321	3.375	99.698	99.571	99.498
3.750	N/A	N/A	N/A	4.000	102.033	102.033	101.772	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.857	101.857	101.657	3.500	100.034	99.911	99.834
3.875	N/A	N/A	N/A	4.125	102.198	102.198	101.956	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.728	101.728	101.528	3.625	100.715	100.613	100.515
3.990	N/A	N/A	N/A	4.250	102.489	102.489	102.246	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.164	102.164	101.964	3.750	100.237	100.135	100.037
4.000	N/A	N/A	N/A	4.375	102.917	102.917	102.630	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	102.573	102.573	102.373	3.875	100.646	100.546	100.446
4.125	N/A	N/A	N/A	4.500	103.411	103.411	103.121	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.844	102.844	102.644	3.990	100.917	100.815	100.717
4.250	N/A	N/A	N/A	4.625	104.015	104.015	103.724	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.944	102.944	102.744	4.000	101.017	100.915	100.817
4.375	N/A	N/A	N/A	4.750	105.044	105.044	104.757	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.123	101.123	100.923	4.125	99.373	99.265	99.173
4.500	N/A	N/A	N/A	4.875	105.367	105.367	105.084	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.516	101.516	101.316	4.250	99.267	99.158	99.067
4.625	N/A	N/A	N/A	4.990	105.493	105.493	105.211	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	101.877	101.877	101.677	4.375	99.628	99.519	99.428
4.750	N/A	N/A	N/A	5.000	105.593	105.593	105.311	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.050	102.050	101.850	4.500	99.801	99.700	99.601



AFR Loan Center

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Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.742	96.742	96.520	3.000	96.214	96.214	95.992	3.000	97.726	97.726	97.432	2.500	98.186	98.186	97.986	2.500	99.094	99.094	98.894
3.125	97.373	97.373	97.151	3.125	96.427	96.427	96.205	3.125	98.332	98.332	98.042	2.625	98.702	98.702	98.502	2.625	99.484	99.484	99.284
3.250	98.147	98.147	97.945	3.250	97.981	97.981	97.779	3.250	99.019	99.019	98.727	2.750	99.219	99.219	99.019	2.750	99.145	99.145	98.945
3.375	99.143	99.143	98.939	3.375	99.081	99.081	98.877	3.375	99.880	99.880	99.586	2.875	99.875	99.875	99.675	2.875	99.801	99.801	99.601
3.500	99.657	99.657	99.455	3.500	99.319	99.319	99.117	3.500	100.426	100.426	100.133	2.990	100.060	100.060	99.860	2.990	99.984	99.984	99.784
3.625	100.103	100.103	99.901	3.625	99.221	99.221	99.019	3.625	100.761	100.761	100.467	3.000	100.160	100.160	99.960	3.000	100.084	100.084	99.884
3.750	100.844	100.844	100.588	3.750	100.018	100.018	99.762	3.750	101.094	101.094	100.832	3.125	100.479	100.479	100.279	3.125	101.093	101.093	100.893
3.875	101.391	101.391	101.135	3.875	100.471	100.471	100.215	3.875	101.648	101.648	101.384	3.250	100.880	100.880	100.680	3.250	99.492	99.492	99.292
3.990	101.660	101.660	101.404	3.990	100.650	100.650	100.394	3.990	101.933	101.933	101.672	3.375	101.521	101.521	101.321	3.375	100.133	100.133	99.933
4.000	101.760	101.760	101.504	4.000	100.750	100.750	100.494	4.000	102.033	102.033	101.772	3.500	101.857	101.857	101.657	3.500	100.471	100.471	100.271
4.125	102.079	102.079	101.851	4.125	101.693	101.693	101.465	4.125	102.198	102.198	101.956	3.625	101.728	101.728	101.528	3.625	101.834	101.834	101.634
4.250	102.515	102.515	102.287	4.250	100.615	100.615	100.387	4.250	102.489	102.489	102.246	3.750	102.164	102.164	101.964	3.750	99.966	99.966	99.766
4.375	102.912	102.912	102.684	4.375	101.078	101.078	100.850	4.375	102.917	102.917	102.630	3.875	102.573	102.573	102.373	3.875	100.373	100.373	100.173
4.500	103.333	103.333	103.107	4.500	101.351	101.351	101.125	4.500	103.411	103.411	103.121	3.990	102.844	102.844	102.644	3.990	100.644	100.644	100.444
4.625	103.780	103.780	103.555	4.625	101.840	101.840	101.615	4.625	104.015	104.015	103.724	4.000	102.944	102.944	102.744	4.000	100.744	100.744	100.544
4.750	104.165	104.165	103.965	4.750	101.229	101.229	101.029	4.750	105.044	105.044	104.757	4.125	101.123	101.123	100.923	4.125	103.229	103.229	103.029
4.875	104.523	104.523	104.323	4.875	101.851	101.851	101.651	4.875	105.367	105.367	105.084	4.250	101.516	101.516	101.316	4.250	99.590	99.590	99.390
4.990	104.725	104.725	104.525	4.990	102.091	102.091	101.891	4.990	105.493	105.493	105.211	4.375	101.877	101.877	101.677	4.375	99.951	99.951	99.751
5.000	104.825	104.825	104.625	5.000	102.191	102.191	101.991	5.000	105.593	105.593	105.311	4.500	102.050	102.050	101.850	4.500	100.126	100.126	99.926

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

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For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



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3/11/2022

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3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.742	96.742	96.520	3.000	97.726	97.726	97.432	2.500	98.186	98.186	97.986	3.000	95.803	95.803	95.581	2.500	97.990	97.990	97.790
3.125	97.373	97.373	97.151	3.125	98.332	98.332	98.042	2.625	98.702	98.702	98.502	3.125	96.225	96.225	96.003	2.625	98.443	98.443	98.243
3.250	98.147	98.147	97.945	3.250	99.019	99.019	98.727	2.750	99.219	99.219	99.019	3.250	97.389	97.389	97.187	2.750	98.532	98.532	98.332
3.375	99.143	99.143	98.939	3.375	99.880	99.880	99.586	2.875	99.875	99.875	99.675	3.375	98.437	98.437	98.233	2.875	99.188	99.188	98.988
3.500	99.657	99.657	99.455	3.500	100.426	100.426	100.133	2.990	100.060	100.060	99.860	3.500	98.813	98.813	98.611	2.990	99.372	99.372	99.172
3.625	100.103	100.103	99.901	3.625	100.761	100.761	100.467	3.000	100.160	100.160	99.960	3.625	98.987	98.987	98.785	3.000	99.472	99.472	99.272
3.750	100.844	100.844	100.588	3.750	101.094	101.094	100.832	3.125	100.479	100.479	100.279	3.750	99.756	99.756	99.500	3.125	100.136	100.136	99.936
3.875	101.391	101.391	101.135	3.875	101.648	101.648	101.384	3.250	100.880	100.880	100.680	3.875	100.256	100.256	100.000	3.250	99.536	99.536	99.336
3.990	101.660	101.660	101.404	3.990	101.933	101.933	101.672	3.375	101.521	101.521	101.321	3.990	100.480	100.480	100.224	3.375	100.177	100.177	99.977
4.000	101.760	101.760	101.504	4.000	102.033	102.033	101.772	3.500	101.857	101.857	101.657	4.000	100.580	100.580	100.324	3.500	100.514	100.514	100.314
4.125	102.079	102.079	101.851	4.125	102.198	102.198	101.956	3.625	101.728	101.728	101.528	4.125	101.211	101.211	100.983	3.625	101.131	101.131	100.931
4.250	102.515	102.515	102.287	4.250	102.489	102.489	102.246	3.750	102.164	102.164	101.964	4.250	100.890	100.890	100.662	3.750	100.415	100.415	100.215
4.375	102.912	102.912	102.684	4.375	102.917	102.917	102.630	3.875	102.573	102.573	102.373	4.375	101.320	101.320	101.092	3.875	100.823	100.823	100.623
4.500	103.333	103.333	103.107	4.500	103.411	103.411	103.121	3.990	102.844	102.844	102.644	4.500	101.667	101.667	101.441	3.990	101.094	101.094	100.894
4.625	103.780	103.780	103.555	4.625	104.015	104.015	103.724	4.000	102.944	102.944	102.744	4.625	102.135	102.135	101.910	4.000	101.194	101.194	100.994
4.750	104.165	104.165	103.965	4.750	105.044	105.044	104.757	4.125	101.123	101.123	100.923	4.750	102.022	102.022	101.822	4.125	101.526	101.526	101.326
4.875	104.523	104.523	104.323	4.875	105.367	105.367	105.084	4.250	101.516	101.516	101.316	4.875	102.512	102.512	102.312	4.250	99.903	99.903	99.703
4.990	104.725	104.725	104.525	4.990	105.493	105.493	105.211	4.375	101.877	101.877	101.677	4.990	102.733	102.733	102.533	4.375	100.264	100.264	100.064
5.000	104.825	104.825	104.625	5.000	105.593	105.593	105.311	4.500	102.050	102.050	101.850	5.000	102.833	102.833	102.633	4.500	100.438	100.438	100.238

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 100.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.500	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/11/2022

45 Day Lock Exp.:

3/28/2022

60 Day Lock Exp.:

4/11/2022

W. Rate Sheet Dated: 2/9/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			102.300	
NOO without PPP*			101.300	
Rate	30 Day	45 Day	60 Day	
4.125	98.300	98.175	98.050	
4.250	99.175	99.050	98.925	
4.375	99.675	99.550	99.425	
4.500	100.175	100.050	99.925	
4.625	100.800	100.675	100.550	
4.750	101.425	101.300	101.175	
4.875	101.800	101.675	101.550	
4.990	102.030	101.905	101.780	
5.125	102.300	102.175	102.050	
5.250	102.675	102.550	102.425	
5.375	103.050	102.925	102.800	
5.500	103.300	103.175	103.050	
5.625	103.550	103.425	103.300	
5.750	103.800	103.675	103.550	
5.875	104.050	103.925	103.800	
5.990	104.280	104.155	104.030	
6.125	104.550	104.425	104.300	
6.250	104.800	104.675	104.550	
6.375	105.050	104.925	104.800	
6.500	105.300	105.175	105.050	
6.625	105.550	105.425	105.300	
6.750	105.800	105.675	105.550	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	107.050	106.925	106.800	
7.500	107.300	107.175	107.050	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*				102.300
NOO without PPP*				101.300
Rate	30 Day	45 Day	60 Day	
4.125	98.050	97.925	97.800	
4.250	98.925	98.800	98.675	
4.375	99.425	99.300	99.175	
4.500	99.925	99.800	99.675	
4.625	100.550	100.425	100.300	
4.750	101.175	101.050	100.925	
4.875	101.550	101.425	101.300	
4.990	101.780	101.655	101.530	
5.125	102.050	101.925	101.800	
5.250	102.425	102.300	102.175	
5.375	102.800	102.675	102.550	
5.500	103.050	102.925	102.800	
5.625	103.300	103.175	103.050	
5.750	103.550	103.425	103.300	
5.875	103.800	103.675	103.550	
5.990	104.030	103.905	103.780	
6.125	104.300	104.175	104.050	
6.250	104.550	104.425	104.300	
6.375	104.800	104.675	104.550	
6.500	105.050	104.925	104.800	
6.625	105.300	105.175	105.050	
6.750	105.550	105.425	105.300	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	106.800	106.675	106.550	
7.500	107.050	106.925	106.800	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				102.300
NOO without PPP*				101.300
Rate	30 Day	45 Day	60 Day	
4.250	98.675	98.550	98.425	
4.375	99.175	99.050	98.925	
4.500	99.675	99.550	99.425	
4.625	100.300	100.175	100.050	
4.750	100.925	100.800	100.675	
4.875	101.300	101.175	101.050	
4.990	101.530	101.405	101.280	
5.125	101.800	101.675	101.550	
5.250	102.175	102.050	101.925	
5.375	102.550	102.425	102.300	
5.500	102.800	102.675	102.550	
5.625	103.050	102.925	102.800	
5.750	103.300	103.175	103.050	
5.875	103.550	103.425	103.300	
5.990	103.780	103.655	103.530	
6.125	104.050	103.925	103.800	
6.250	104.300	104.175	104.050	
6.375	104.550	104.425	104.300	
6.500	104.800	104.675	104.550	
6.625	105.050	104.925	104.800	
6.750	105.300	105.175	105.050	
6.875	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	
7.375	106.550	106.425	106.300	
7.500	106.800	106.675	106.550	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event*** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)